

<i>SERFF Tracking Number:</i>	<i>SAFX-125513065</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Economy Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CM AR07458CGF01</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Fire &amp; Allied</i>		
<i>Project Name/Number:</i>	<i>Fire - Safeco Optimum Property/CM AR07458CGF01</i>		

## Filing at a Glance

Companies: American Economy Insurance Company, American States Insurance Company, First National Insurance Company of America, General Insurance Company of America, Safeco Insurance Company of America		
Product Name: Fire & Allied	SERFF Tr Num: SAFX-125513065	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: CM AR07458CGF01	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: SPI SafecoInsuranceSPI	Disposition Date: 03/06/2008
	Date Submitted: 02/27/2008	Disposition Status: Approved
Effective Date Requested (New): 05/01/2008		Effective Date (New): 05/01/2008
Effective Date Requested (Renewal): 05/01/2008		Effective Date (Renewal): 05/01/2008

State Filing Description:

## General Information

Project Name: Fire - Safeco Optimum Property	Status of Filing in Domicile:
Project Number: CM AR07458CGF01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/06/2008	
State Status Changed: 03/06/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Submitting: See attached form listing	

We are submitting a revision and enhancements to our Peak Property, Peak Extra Property, Ultra Peak Property and Ultra Peak Extra Property Programs under our companion Division Five - Fire and Allied Lines filing, CF

SERFF Tracking Number: SAFX-125513065 State: Arkansas  
First Filing Company: American Economy Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: CM AR07458CGF01  
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
Product Name: Fire & Allied  
Project Name/Number: Fire - Safeco Optimum Property/CM AR07458CGF01

AR07458CGF01. The new program will be titled Safeco Optimum Property™. We are taking this opportunity to expand coverages and eligibility as well as address some coverage concerns. Some of the features of the new program are listed below:

- " Separate Peak and Peak Extra endorsements are being replaced with a single product.
- " Various Ultra Peak and Ultra Peak Extra endorsements are being replaced with single products.
- " 2008 ISO Property Multistate changes are incorporated into the forms.
- " Coverage enhancements formerly provided by separate endorsements are now built into the forms.
- " Contents is written on a Special cause of loss basis; Basic or Broad coverage will not be offered.
- " Flex Coverage provides a single limit that can be used for the following coverages:
  - o Accounts Receivable
  - o Brands and Labels
  - o Non-owned Detached Trailers
  - o Outdoor Trees, Shrubs, Plants, Sod and Lawns (not included in Safeco Optimum Property™ for Golf and Country Clubs)
  - o Personal Effects
  - o Valuable Papers and Records
- " A variety of coverage extensions and additional coverages are available.

Please refer to the Form Memorandum for specific details of the Inland Marine changes.

We are submitting this filing under your Prior Approval statute and ask for an approval applicable to all policies written on or after May 1, 2008, and concurrent with our companion filings.

## Company and Contact

### Filing Contact Information

Steven Darci, Commercial Lines Filings Analyst [stedar@safeco.com](mailto:stedar@safeco.com)  
Safeco Plaza (206) 473-5823 [Phone]  
Seattle, WA 98185-0001 (206) 473-6723[FAX]

### Filing Company Information

American Economy Insurance Company CoCode: 19690 State of Domicile: Indiana

<i>SERFF Tracking Number:</i>	<i>SAFX-125513065</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Economy Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CM AR07458CGF01</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Fire &amp; Allied</i>		
<i>Project Name/Number:</i>	<i>Fire - Safeco Optimum Property/CM AR07458CGF01</i>		

Safeco Plaza State Filings Suite 2800 Seattle, WA 98185-0001 (206) 545-5000 ext. [Phone]	Group Code: 163  Group Name: Safeco Group FEIN Number: 35-1044900 -----	Company Type:  State ID Number:
American States Insurance Company Safeco Plaza State Filings Suite 2800 Seattle, WA 98185-0001 (206) 545-5000 ext. [Phone]	CoCode: 19704 Group Code: 163  Group Name: Safeco Group FEIN Number: 35-0145400 -----	State of Domicile: Indiana Company Type:  State ID Number:
First National Insurance Company of America Safeco Plaza State Filings Suite 2800 Seattle, WA 98185-0001 (206) 545-5000 ext. [Phone]	CoCode: 24724 Group Code: 163  Group Name: Safeco Group FEIN Number: 91-0742144 -----	State of Domicile: Washington Company Type:  State ID Number:
General Insurance Company of America Safeco Plaza State Filings Suite 2800 Seattle , WA 98185-0001 (206) 545-5000 ext. [Phone]	CoCode: 24732 Group Code: 163  Group Name: Safeco Group FEIN Number: 91-0231910 -----	State of Domicile: Washington Company Type:  State ID Number:
Safeco Insurance Company of America Safeco Plaza State Filings Suite 2800 Seattle, WA 98185-0001 (206) 545-5000 ext. [Phone]	CoCode: 24740 Group Code: 163  Group Name: Safeco Group FEIN Number: 91-0742148 -----	State of Domicile: Washington Company Type:  State ID Number:

SERFF Tracking Number:	SAFX-125513065	State:	Arkansas
First Filing Company:	American Economy Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	CM AR07458CGF01		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
Product Name:	Fire & Allied		
Project Name/Number:	Fire - Safeco Optimum Property/CM AR07458CGF01		

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 Per Filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Economy Insurance Company	\$50.00	02/27/2008	18205183

SERFF Tracking Number:	SAFX-125513065	State:	Arkansas
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Company Tracking Number:	CM AR07458CGF01		
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Product Name:	Fire & Allied		
Project Name/Number:	Fire - Safeco Optimum Property/CM AR07458CGF01		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/06/2008	03/06/2008

SERFF Tracking Number:	SAFX-125513065	State:	Arkansas
First Filing Company:	American Economy Insurance Company, ...	State Tracking Number:	EFT \$50
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Product Name:	Fire & Allied		
Project Name/Number:	Fire - Safeco Optimum Property/CM AR07458CGF01		

## Disposition

Disposition Date: 03/06/2008  
Effective Date (New): 05/01/2008  
Effective Date (Renewal): 05/01/2008  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number:	SAFX-125513065	State:	Arkansas
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Company Tracking Number:	CM AR07458CGF01		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
Product Name:	Fire & Allied		
Project Name/Number:	Fire - Safeco Optimum Property/CM AR07458CGF01		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Explanation Optimum, Form Memorandum, Form Listing IM, Withdrawn Listing	Approved	Yes
Form	Exhibition Risks Coverage Form	Approved	Yes
Form	Safeco Optimum Property <sup>TM</sup> - Commercial Inland Marine Changes Endorsement	Approved	Yes

SERFF Tracking Number: SAFX-125513065 State: Arkansas  
 First Filing Company: American Economy Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: CM AR07458CGF01  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
 Product Name: Fire & Allied  
 Project Name/Number: Fire - Safeco Optimum Property/CM AR07458CGF01

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exhibition Risks Coverage Form	CM 78 70	03 08	Endorsement/Amendment/Conditions		0.00	CM 78 70.PDF
Approved	Safeco Optimum Property <sup>TM</sup> - Commercial Inland Marine Changes Endorsement	CM 79 12	03 08	Endorsement/Amendment/Conditions		0.00	CM 79 12.PDF



## EXHIBITION RISKS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F — DEFINITIONS.

### A. COVERAGE

We will pay for "loss" to Covered Property from any of the Covered Causes of Loss.

**1. COVERED PROPERTY**, as used in this Coverage Form, means:

- a. Your property, or
- b. Property of others which is in your care and for which you are liable,

at any exhibition, trade show or fair.

**2. PROPERTY NOT COVERED**

Covered Property does not include:

- a. Property while airborne or waterborne, except while in transit;
- b. Property while in cofferdams or while below the surface of the ground; or
- c. Property which has become a permanent part of any structure.

**3. COVERED CAUSES OF LOSS**

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL "LOSS" to Covered Property except those causes of "loss" listed in the Exclusions.

### B. EXCLUSIONS

- 1. We will not pay for a "loss" caused directly or indirectly by any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

#### a. GOVERNMENTAL ACTION

Seizure or destruction of property by order of governmental authority.

But we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Form.

#### b. NUCLEAR HAZARD

- (1) Any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But we will pay for direct "loss" caused by resulting fire if the fire would be covered under this Coverage Form.

#### c. WAR AND MILITARY ACTION

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

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**2. We will not pay for a "loss" caused by or resulting from any of the following:**

- a.** Delay, loss of use, loss of market or any other consequential loss.
- b.** Dishonest or criminal act committed by:

- (1)** You, any of your partners, employees, directors, trustees, or authorized representatives;
- (2)** Anyone else with an interest in the property, or their employees or authorized representatives; or
- (3)** Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such:

- (1)** Persons are acting alone or in collusion with other persons; or
- (2)** Acts occur during the hours of employment.

This exclusion does not apply to:

- (1)** Covered Property that is entrusted to others who are carriers for hire; or
- (2)** Acts of destruction by your employees. But theft by employees is not covered.

- c.** Artificially generated current creating a short circuit or other electric disturbance within an article covered under this Coverage Form.

This exclusion only applies to "loss" to that article in which the disturbance occurs.

- d.** Your neglect to use all reasonable means to save and preserve the property at and after any "loss" or when the property is so endangered.

**3. We will not pay for a "loss" caused by or resulting from any of the following. But if "loss" by a Covered Cause of Loss results, we will pay for that resulting "loss".**

- a.** Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the "loss".
- b.** Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
- c.** Faulty, inadequate or defective:

- (1)** Planning, zoning, development, surveying, siting;

- (2)** Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

- (3)** Materials used in repair, construction, renovation or remodeling; or

- (4)** Maintenance;

of part or all of any property wherever located.

- d.** Wear and tear, any quality in the property that causes it to damage or destroy itself, hidden or latent defect, gradual deterioration, depreciation, mechanical breakdown, insects, vermin, rodents, corrosion, rust, dampness, cold or heat.

But if "loss" by fire or explosion results, we will pay for that resulting "loss".

**C. LIMITS OF INSURANCE**

The most we will pay for "loss" in any one occurrence is the applicable Limit of Insurance shown in the Declarations or in the PEAK PROGRAM Limits Summary.

**D. DEDUCTIBLE**

We will not pay for "loss" in any one occurrence until the amount of the adjusted "loss" before applying the applicable Limits of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted "loss" in excess of the Deductible, up to the applicable Limit of Insurance.

**E. ADDITIONAL CONDITIONS**

The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

**1. COVERAGE TERRITORY**

- a.** The United States of America;
- b.** Canada; and
- c.** Puerto Rico.

**2. NOTICE TO POLICE**

You agree that you will report promptly to the Police Department all thefts or acts of vandals.

**F. DEFINITIONS**

"Loss" means accidental loss or damage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## Safeco Optimum Property™ COMMERCIAL INLAND MARINE CHANGES ENDORSEMENT

If any of the following coverage forms are included in this policy, this endorsement modifies insurance provided under these forms:

ACCOUNTS RECEIVABLE COVERAGE FORM  
ELECTRONIC DATA PROCESSING COVERAGE  
EXHIBITION RISKS COVERAGE FORM  
COMMERCIAL FINE ARTS COVERAGE FORM  
MOTOR TRUCK CARGO OWNERS COVERAGE FORM  
TRANSPORTATION COVERAGE FORM  
SALESPERSON SAMPLES COVERAGE FORM

1. All COINSURANCE conditions in any of the above coverage forms are deleted. Any other references to coinsurance in the above forms are also deleted.
  - a. The United States of America;
  - b. Puerto Rico; and
  - c. Canada.
2. DEDUCTIBLE — when the same occurrence involves loss to insurance under more than one of the above coverage forms, or to any of the above coverage forms and loss under the Commercial Property Coverage Part, only the largest deductible will be applied to the occurrence. This provision does not apply to the ACCOUNTS RECEIVABLE COVERAGE FORM.
3. DEDUCTIBLE — the Deductible applicable to each coverage form is shown in the Declarations. If the Deductible is not shown in the Declarations, the Deductible will be the same as the Deductible applicable to coverage under the Commercial Property Coverage Part. This provision does not apply to the ACCOUNTS RECEIVABLE COVERAGE FORM.
4. The following applies to the SALESPERSON SAMPLES COVERAGE FORM:
  - a. EXCLUSION B.1.e. WATER is deleted.
  - b. EXCLUSION B.1.f. EARTH MOVEMENT is deleted.
  - c. Paragraph E.1. COVERAGE TERRITORY is amended to read:
    1. **COVERAGE TERRITORY**  
We cover property wherever located within:
5. The following applies to the TRANSPORTATION COVERAGE FORM:

Paragraph A.1. COVERED PROPERTY is amended to include item e. Inland Waterways.
6. The following applies to the MOTOR TRUCK CARGO OWNERS COVERAGE FORM:
  - a. Paragraphs A.1.a. and A.1.b. are amended to read:
    - (1) Being loaded on or unloaded from your “motor vehicles”; or
    - (2) Loaded for shipment or in transit in or on your “motor vehicles”.
  - b. Paragraphs A.4.a. is amended to read:
    - a. **ADDITIONAL COVERAGE — OTHER VEHICLES**  
We will pay for “loss” to Covered Property from any of the Covered Causes of Loss while the property is contained in or on:
      - (1) A “motor vehicle” which replaces one of your “motor vehicles”;
      - (2) A temporary substitute “motor vehicle” for one of your disabled “motor vehicles”;

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- (3) A trailer being used with a tractor you own or operate;
- (4) A newly acquired additional "motor vehicle", if all of your other "motor vehicles" are insured under this coverage form.

If your "motor vehicles" are described in the Declarations, you must report any newly acquired "motor vehicle" to us within 30 days from the date you acquire it.

**7. The following applies to the ELECTRONIC DATA PROCESSING COVERAGE:**

- a. Paragraph **E.4. ADDITIONAL ACQUIRED PROPERTY** is amended to read:

If during the policy period you acquire additional property of a type already covered by this form, we will cover such property for up to 90 days. You will report such property within 90 days of the date acquired and will pay any additional premium due. If you do not report such property, coverage will cease automatically 90 days after the date the property is acquired. The most we will pay for additional acquired property is \$500,000.

**b. Paragraph E.1. COVERAGE TERRITORY**

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

<i>SERFF Tracking Number:</i>	<i>SAFX-125513065</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Economy Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CM AR07458CGF01</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Fire &amp; Allied</i>		
<i>Project Name/Number:</i>	<i>Fire - Safeco Optimum Property/CM AR07458CGF01</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: SAFX-125513065 State: Arkansas  
First Filing Company: American Economy Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: CM AR07458CGF01  
TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 03/06/2008

**Comments:**

**Attachments:**

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF  
AR - NAIC FORM FILING SCHEDULE.PDF

**Satisfied -Name:** Explanation Optimum, Form Memorandum, Form Listing IM, Withdrawn Listing **Review Status:** Approved 03/06/2008

**Comments:**

**Attachments:**

Explanation Optimum.PDF  
Form Memorandum.PDF  
Form Listing IM.PDF  
Withdrawn Listing.PDF


## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

<b>3. Group Name</b>	Safeco Group				<b>Group NAIC #</b>	163
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>		
American Economy Insurance Company	IN	19690	35-1044900			
American States Insurance Company	IN	19704	35-0145400			
First National Insurance Company of America	WA	24724	91-0742144			
General Insurance Company of America	WA	24732	91-0231910			
Safeco Insurance Company of America	WA	24740	91-0742148			

<b>5. Company Tracking Number</b>	CM AR07458CGF01
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## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Steve Darci Safeco Plaza, Suite 2800 Seattle WA 98185-0001	Commercial Lines Analyst	206-473-5823	206-473-6723	stedar@safeco.com
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>	Steve Darci			

## Filing Information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	09.0 Inland Marine	
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	09.0005 Other Commercial Inland Marine	
<b>11. State Specific Product code(s) (if applicable) [See State Specific Requirements]</b>		
<b>12. Company Program Title (Marketing Title)</b>		
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)	
<b>14. Effective Date(s) Requested</b>	New: 05/01/08	Renewal: 05/01/08
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
<b>16. Reference Organization (if applicable)</b>	N/A	
<b>17. Reference Organization # &amp; Title</b>	N/A	
<b>18. Company's Date of Filing</b>	February 26, 2008	
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved	

**Property & Casualty Transmittal Document**

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CM AR07458CGF01
<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

Submitting: See attached form listing

We are submitting a revision and enhancements to our Peak Property, Peak Extra Property, Ultra Peak Property and Ultra Peak Extra Property Programs under our companion Division Five - Fire and Allied Lines filing, CF AR07458CGF01. The new program will be titled Safeco Optimum Property™. We are taking this opportunity to expand coverages and eligibility as well as address some coverage concerns. Some of the features of the new program are listed below:

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- " Contents is written on a Special cause of loss basis; Basic or Broad coverage will not be offered.
- " Flex Coverage provides a single limit that can be used for the following coverages:
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  - o Brands and Labels
  - o Non-owned Detached Trailers
  - o Outdoor Trees, Shrubs, Plants, Sod and Lawns (not included in Safeco Optimum Property™ for Golf and Country Clubs)
  - o Personal Effects
  - o Valuable Papers and Records
- " A variety of coverage extensions and additional coverages are available.

Please refer to the Form Memorandum for specific details of the Inland Marine changes.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p><b>Check #:</b> N/A  <b>Amount:</b> \$50.00</p> <p>Fee process thru EFT</p> <p><b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b></p>	

\*\*\*Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)



**FORM FILING SCHEDULE**

(This form must be provided **ONLY** when making a filing that includes forms)  
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	CM AR07458CGF01
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<b>2.</b>	<b>This filing corresponds to rate/rule filing number</b> (Company tracking number of rate/rule filing, if applicable)	
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<b>3.</b>	<b>Form Name /Description/Synopsis</b>	<b>Form # Include edition date</b>	<b>Replacement Or Withdrawn?</b>	<b>If replacement, give form # it replaces</b>	<b>Previous state filing number, if required by state</b>
01	Exhibition Risks Coverage Form	CM 7870 03 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Safeco Optimum Property ™ - Commercial Inland Marine Changes Endorsement	CM 7912 03 08	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
11			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

## SAFECO OPTIMUM PROPERTY™ PRODUCTS

The products offered through Safeco Optimum Property™ are:

- **Safeco Optimum Property™** - for all eligible classes of business except those for which there is a more specific Safeco Optimum Property™ product.
- **Safeco Optimum Property™ for Manufacturers** – for manufacturing classes (other than policies that are primarily lessor's risk only).
- **Safeco Optimum Property™ for Restaurants** – for restaurants (other than policies that are primarily lessor's risk only).
- **Safeco Optimum Property™ for Religious Institutions** – for religious institutions (other than policies that are primarily lessor's risk only).
- **Safeco Optimum Property™ for Golf and Country Clubs** – for golf and country clubs (other than policies that are primarily lessor's risk only).
- **Safeco Optimum Property™ for Automobile Service Businesses** – for automobile and truck repair businesses or parking garages (other than policies that are primarily lessor's risk only).
- **Safeco Optimum Property™ for Apartments** – for apartments (and appurtenant structures such as garages).
- **Safeco Optimum Property™ for Condominium Associations** – for residential condominium association buildings (and appurtenant structures such as garages). Also, for commercial (non-residential) condominium associations.

Changes include:

- Reducing the number of Property products
  - Replacing separate Peak and Peak Extra endorsements with a single product.
  - Replacing various Ultra Peak and Ultra Peak Extra endorsements with single products (e.g., Ultra Restaurant Peak and Ultra Restaurant Peak Extra are combined into a single Safeco Optimum Property™ for Restaurants; same for Religious Institutions, Golf and Country Clubs, and other Ultra Peak and Ultra Peak Extra endorsements).
  - Combining Automobile Service Station and Automobile Specialty Shop endorsements into a single product (coverages are identical).
- Creating Property coverage forms that are specifically targeted for manufacturing risks
- Coverage enhancements formerly provided by separate endorsements are now built into the forms
  - Coverage enhancements integrated into Building & Personal Property Coverage Form, Special Cause of Loss Form & various time element forms.
  - Spoilage Coverage included in Building & Personal Property Coverage Form – no longer separate endorsement.
  - Food Contamination coverage included in Building & Personal Property Coverage Form (for Restaurants and Golf & Country Clubs) – no longer separate endorsement.

- Reducing the number of coverage forms that are generated
  - Add Inland Marine coverage enhancements to Optimum Property Building and Personal Property Coverage Forms. Eliminates the automatic attachment of eight separate Inland Marine coverage forms.
  - New Crime Additional Coverages have been added so that in many instances Crime coverage forms will not be needed.
- Incorporating 2008 ISO Property Multistate Revision into the Safeco Optimum Property™ coverage forms such as:
  - Business Income Civil Authority has been revised to limit coverage to where the insured premises are not more than one mile from the damaged premises.
  - A new exclusion has been added to address errors in production.
  - Utility Services exclusion has been revised – reference to power and other utilities has been expanded to make explicit mention of water and communication services. The exclusion has been revised to address utility failure that originates at the described premises, when such failure involves equipment used to provide utility service supplied by an off-premises provider. A statement has been added to make it explicit that the exclusion encompasses power surge related to the power failure event.
  - Collapse exclusion and additional coverage for collapse have been revised.
  - Electrical, magnetic or electromagnetic energy exclusion has been revised to incorporate various terms that reflect current understanding of technology with respect to power sources and associated systems, such as electromagnetic energy (including electromagnetic pulse or waves) and microwaves, and the various risks associated with them.
  - The Loss Payment condition has been amended to specifically address party walls.
  - Spoilage coverage previously described as “mechanical breakdown or failure” has been reworded “mechanical breakdown or mechanical failure” to be clear as to intent.
  - Under Dependent Property coverage, the definition of dependent property has been revised to exclude roads, bridges, tunnels, waterways, etc.
- Improving policy language and organization of forms
  - Coverage extensions and additional coverages are listed in alphabetical order.
  - Language has been added to add clarity about how limits apply (i.e., separate from Maximum Limit or included in Max. Limit) and about deductibles.

Please refer to the Form Memorandum for specific details regarding the changes to each form.

## **SAFECO OPTIMUM PROPERTY™ – INLAND MARINE ENDORSEMENTS**

### ***EXHIBITION RISKS COVERAGE FORM (CM 78 70) compared to PEAK PROGRAM – EXHIBITION RISKS COVERAGE FORM (CM 78 70)***

No change in coverage.

### ***SAFECO OPTIMUM PROPERTY™ - COMMERCIAL INLAND MARINE CHANGES ENDORSEMENT (CM 79 12) compared to PEAK PROGRAM COMMERCIAL INLAND MARINE CHANGES ENDORSEMENT (CM 78 71)***

Changes apply to both Peak and Peak Extra:

- This endorsement no longer modifies the PROCESSORS COVERAGE FORM as this form is not automatically included on Safeco Optimum Property™ policies.
- Reference to the PEAK PROGRAM LIMITS SUMMARY and PEAK EXTRA LIMITS SUMMARY has been deleted, as neither form applies to Safeco Optimum Property™ policies.

**Arkansas  
Submitted Independent Forms**

**Submitting:**

CM 7870	03 08	Exhibition Risks Coverage Form
CM 7912	03 08	Safeco Optimum Property <sup>TM</sup> - Commercial Inland Marine Changes Endorsement

## Arkansas Submitted Independent Forms

### Withdrawing:

Form #	Edition	Title
CP 75 15	11-02	Peak Property Endorsement
CP 75 16	11-02	Peak Extra Property Endorsement
CP 75 17	11-02	Ultra Peak Apartment Property Endorsement
CP 75 18	11-02	Ultra Peak Automobile Service Stations Property Endorsement
CP 75 19	11-02	Ultra Peak Automobile Specialty Shops Property Endorsement
CP 75 20	11-02	Ultra Peak Condominium Property Endorsement
CP 75 21	11-02	Ultra Peak Religious Institutions Property Endorsement
CP 75 22	11-02	Ultra Peak Restaurant Property Endorsement
CP 75 23	11-03	Ultra Peak Golf And Country Club Property Endorsement
CP 75 24	10-98	Peak Program Restaurant Food Contamination Shutdown Coverage
CP 75 25	10-98	Flood Endorsement – Peak Program
CP 75 26	12-02	Peak Extra Business Income Coverage Extension Endorsement
CP 75 27	11-02	Ultra Peak Extra Property Apartment Endorsement
CP 75 28	11-02	Ultra Peak Extra Property Automobile Service Stations Endorsement
CP 75 29	11-02	Ultra Peak Extra Property Automobile Specialty Shops Endorsement
CP 75 30	11-02	Ultra Peak Extra Property Condominium Endorsement
CP 75 31	11-02	Ultra Peak Extra Property Religious Institutions Endorsement
CP 75 32	11-02	Ultra Peak Extra Property Restaurant Endorsement
CP 75 33	11-03	Ultra Peak Extra Golf And Country Club Property Endorsement
CP 75 34	10-98	Peak Program Time Element Coverage Changes
CP 75 35	10-98	Peak Program Value Reporting Form Changes
CP 75 36	12-02	Peak Program Limits Summary
CP 75 39	10-98	Peak Program – Peak Season Limit Of Insurance
CP 75 40	12-02	Peak Extra Limits Summary
CP 75 77	10-00	Ordinance Or Law Coverage
CP 75 78	10-00	Ordinance Or Law Coverage
CM 78 70	10-98	Peak Program – Exhibition Risks Coverage Form
CM 78 71	10-98	Peak Program Commercial Inland Marine Endorsement

**Arkansas  
Submitting Independent Form**

**Withdrawing:**

<b>Form #</b>	<b>Edition</b>	<b>Title</b>
CM 78 70	10-98	Peak Program – Exhibition Risks Coverage Form
CM 78 71	10-98	Peak Program Commercial Inland Marine Endorsement